

TREASURES



in your pocket

HOW TO FIND COLLECTABLE COINS IN YOUR CHANGE!



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INTRODUCTION

Almost everyone has a box, can, jar, or piggy bank full of spare change. Who knows what treasures might be found in this change? And how do you tell the difference between ordinary change and a collectible coin? Is it possible to find something worth more than face value? Yes, it is! Even better, you might be able to make some money from your pocket change. Numismatics is the study and collection of various forms of money throughout history. It is an intriguing and rewarding hobby.

Numismatists can do well given the opportunity by examining many different coins to notice differences — including comparisons among coins with the same denomination. There are subtle variations — even among coins with the same year and mintmark — and recognizing these distinctions can pay off handsomely. A numismatist becomes skilled through years of study, but eventually the effort becomes worthwhile and it's possible to find real treasures in your change.

New collectors may become discouraged if they don't make exciting finds right away, but patience has proven to be a valuable trait toward becoming a successful collector. Many treasure hunters say it's not about *having* the treasures, it's about *finding* them – the thrill of the hunt.

The guidelines provided here are intended to assist the beginning collector. Please consult *The Coin Collector's Survival Manual* by Scott A. Travers, an essential read for anyone pursuing numismatics. The American Numismatic Association's website, www.money.org is packed with information and includes a Frequently Asked Questions page (<https://www.money.org/FAQ>) that is a great read for anyone starting their adventure in the "Hobby of Kings."

THE TOOLS OF THE TRADE

The first steps in coin hunting are finding coins to search through, identifying what to look for and developing an effective plan. You also need a few items to assist with your efforts.

Have a consistent work space free from clutter and distraction. Good lighting is essential. Most numismatists prefer to use an incandescent lamp with about a 70-watt bulb. Florescent and natural light often hide imperfections, including minute scratches known as hairlines (some experts note that LED lighting spots hairlining). Hairlines on coins are usually caused by friction during circulation or by improper cleaning. Hairlines usually lower the value of coins, so it's important to recognize this damage. Numismatists know that cleaning coins is generally a bad idea and selling problematic coins is difficult.

Another important tool is a loupe or magnifying glass. There are numerous loupes available, so research is necessary to find the ideal magnification for your purposes. Most numismatists use a 7X loupe for grading but will use a glass with a higher power (10X -14X) to search for minute die variations. Look for loupes with the word "triplet" to get the best view possible with minimal distortion. Anything less than 7X won't help you notice significant imperfections. Anything higher than 14X will have you practically looking through the coin.

Proper reference books are key. *A Guide Book of United States Coins* (the "Red Book") is a great tool that provides mintages for each denomination and mint facility, years of production for each series and a trove of information including retail valuations. *Cherrypickers' Guide to Rare Die Varieties of United States Coins* and *Strike It Rich with Pocket Change* are meant to aid numismatists who collect die varieties. *The Error Coin Encyclopedia* focuses on all types of possible mistakes that can occur during the coin minting process. There are numerous reference books about specific series of U.S. coinage.

“Buy the book before you buy the coin” is one of the most popular sayings in numismatics. As experienced numismatists can attest, the knowledge gained from even one book purchase may save more money down the road.

WHERE CAN I FIND COINS TO SEARCH THROUGH?

There are many ways to acquire coins. One is the change in your own pocket or purse. Chances are you don't carry much change with you and it ends up in a can, jar, or piggy bank. Friends and family members may allow you to look through their change, especially if you're willing to share potential profits. If you give a friend a valuable coin you found in their change you might inspire a “new-mismatist” and fellow hobbyist...or perhaps your friend will buy you lunch.

Most banks and credit unions deal with vast amounts of coinage but may not have the time to look through it, so purchasing change in bulk from these places is a good option. Many numismatists order boxes of rolled coins through their bank, but some banks may charge a nominal fee for this service. A bank may also set a limit on how many boxes/rolls you can acquire at one time.

Coins found at the end of a roll should be examined for damage resulting from automated coin roll crimping machines, which leave large circular scratches. To the untrained eye these scratches may appear to be a mint error. Damage like this can reduce a collectible coin to its face value, whereas a genuine error coin can be worth many times more. (Examples of error coins start on page 6.)

Knowledgeable numismatists can make money coin roll hunting. A bank cannot charge you more for a coin than its face value, so the more valuable coins that you keep from the rolls will only cost you face value. Coins that are not collectible can be returned to the bank, where you will receive face value for them with no loss.

Some banks allow their customers to turn in loose change, but some require coins to be rolled. If this is the case you may want to ask the bank for empty paper rolls before beginning your search. If you are returning less commonly used denominations like half dollars, consider returning them to a different branch. If you return them to the same branch that ordered them for you, they may be less enthusiastic about helping you next time. Be courteous to bank employees and remember it's a bank—not a coin shop.

Occasionally, a coin roll hunter will mark rolls they've already searched for other collectors—a caution not to waste time looking through the coins. While thoughtful, know that not every person is searching for the same things, and there's no accounting for the skill or interest of the previous hunter.

COIN SHOWS & DEALING WITH DEALERS

When you are comfortable treasure hunting for coins, attend a coin show. Many communities have clubs that host smaller shows in their area made up primarily of local dealers. This is good for a beginning collector, as going to a large coin show can be overwhelming. Dealers may overlook a valuable piece from time to time, and while most dealers are quite knowledgeable, no one can know everything. This is important to remember if you hope to eventually make a profit.

Some dealers are happy to interact with new collectors while others aren't. You will develop a feel for this as you walk the bourse (the floor of a coin show). If you get a negative vibe from a dealer, move on to the next one. There are many friendly numismatists who enjoy helping young or new collectors.

THE START OF AN EPIC NUMISMATIC JOURNEY

A lifelong coin collector often begins with something as simple as deciding to keep coins from a vacation in another country or as a special occasion gift from a relative. Many people find something unusual in their change, and think they may have a real treasure. For most, the item does not lead to the road to riches; but for others, it is the first step of their journey in numismatics.

Many beginners hold on to odd-looking coins as they start to develop the collector's eye. While most of these coins are likely to be damaged coins rather than genuine errors, this is a natural part of the learning curve in numismatics. The time spent looking at coins is an investment in developing the skills to spot an item that could be worth many times the coin's face value. New collectors may become discouraged if they don't make exciting finds right away, but patience has proven to be a valuable trait toward becoming a successful collector. Another key to success is reading and doing research in order to recognize opportunities when they appear.

Many treasure hunters say it's not about *having* the treasures—it's about *finding* them. Anyone who has ever prospected for gems and minerals, used a metal detector in a field or at the beach—even those who frequent garage and estate sales—can attest to the excitement and thrill of the hunt.

WHAT SHOULD I LOOK FOR?

When starting your treasure hunt, begin by looking for anything unusual—odd shapes, strange colors, older or unfamiliar designs—and set these coins aside until after you've looked through the rest. Study the Red Book and jot down some of the better dates for the coins you're looking through—what numismatists call “key” dates. Many times a key date coin also involves a mintmark. For example, a Washington Quarter from 1932 would be a tremendous find in your change—worth a few dollars. But if there is a “D” or “S” mintmark on the reverse, the value of the coin jumps to a few hundred dollars!

On occasion, you will find coins that are older. It's not a bad idea to put those coins aside as well, but keep in mind that older dates are not necessarily more valuable. It is possible to find coins made within the last few years that sell for hefty prices, as well as coins from Ancient Rome that can be purchased for only a couple of dollars. Why? Supply versus demand. The Romans made many millions of coins, and hoards of them are frequently discovered.

As stated before, novices may find damaged coins and think they are “errors.” Error coins do exist but the Mint catches most of these mistakes, and this is why errors can fetch considerable prices. Many coins become damaged while in circulation. Some have been drilled or banged to transform the coin into a piece of jewelry. Hang on to any odd-looking coins for further research when you have the time. It's also a good idea to show these to your local coin club or reputable dealer; information for both can be found on www.money.org.

THE “P-D-S” SYSTEM OF ERROR COINS

Alan Herbert is credited with devising the P-D-S system of classifying coin errors. Collectors might assume this is referring to the US Mint facilities at Philadelphia-Denver-San Francisco, but this is not the case. The “P-D-S” system refers to **P**lanchet, **D**ie or **S**trike errors.

Planchet errors refer to a problem with the coin blank/planchet itself—whether it's misshapen, too large/small, or the wrong metal for the denomination. Sometimes the different metals that make up a planchet may

be improperly mixed, creating what looks like part of the coin's surface "peeling" away (what specialists refer to as a lamination error). These alloy errors can sometimes give older cents a wood-grain appearance.

Die errors happen when there is a problem with the creation of the dies in the Mint's tool shop or during the production life of a die. Sometimes dies break apart and form small cracks that look similar to lightning bolts on coins. Errors known as cuds occur when parts of the die break apart near the outer edges, creating a blobbed appearance on a coin. Sometimes dirt and/or grease gets trapped in the negative recesses of a die causing these filled-in portions to appear as "missing" from the image on a struck coin.

Strike errors can also happen within the coin striking chamber if a coin isn't centered correctly, if it gets stuck in the press and becomes subject to repeated blows from the dies, or if foreign material gets trapped between the planchet and a die at the moment a coin is struck.

ERROR COINS

Photos courtesy of HA.com



Eisenhower dollar blank (left) and Eisenhower dollar planchet (right). Notice that the blank is completely flat across the surface. The planchet has gone through the upsetting mill, as evidenced by the raised rim along the edge. Blanks are usually turned into planchets before they are struck.



1918-S Indian Head/Buffalo nickel, struck about 25 percent off-center.



1964 Kennedy half dollar, struck about 50 percent off-center.



1905 Liberty Head nickel struck on a curved, clipped planchet.



1963 Franklin half dollar struck on a double-curved, clipped planchet.



1973-D Jefferson nickel struck on a straight-clipped planchet. A straight clip like this is most likely from the end of a strip/sheet.



1964 Kennedy half dollar struck on a ragged-clipped planchet. A clip like this occurred due to the blank being punched out too close to the end of the sheet of metal.



1985 Lincoln cent with clashed dies—an error nicknamed a “Prisoner Penny” as it appears Lincoln is behind bars! These raised lines surrounding Lincoln are from the spaces between the columns of the Lincoln Memorial design seen on the reverse. They were transferred to the obverse die from the reverse die when they smacked together without a planchet in between them.



1890-CC Morgan silver dollar with a "tail bar" die gouge (right, normal reverse die left). Look under the arrow shafts for the thick line going down to the wreath, above the "E" in "ONE." A gauge on a die will show up as a raised mark on the coin struck from it.



1999-P Delaware statehood quarter with a reverse die crack. (Enlarged image, right.)



1994-P Jefferson nickel reverse and 1888-O "Scarface" Morgan silver dollar with sizable obverse die cracks.



1966 Lincoln cent obverse struck through a staple that has been retained, and 1999 \$25 American gold eagle obverse struck through a foreign object that was not retained.



1921 Morgan silver dollar, obverse struck through grease or a filled die (reverse die unaffected).



1972 Eisenhower dollar struck with partially filled-in dies. (Note: Circulated specimen but the lack of obverse details is due to a filled-in die as evidenced by the strength of the reverse design. The reverse die was also partially filled-in as evidenced by weakness on the "NE" and "D" in "ONE DOLLAR.")



1964 Jefferson nickel obverse struck through cloth, producing a grid-like pattern.



1921-S Walking Liberty half dollar, planchet lamination on obverse. Lamination errors are often the result of an improper mixture of coinage metals (reverse not affected).



2007-D Idaho statehood quarter double-struck (**not** a doubled die). The first strike was centered properly, but the accidental second strike was struck about 40 percent off-center.



1889 Indian Head cent, triple struck.



(19--)-P Washington quarter with an obverse die break where the date should be. This is a "cud." (Notice the affected area on the reverse that did not strike fully due to the obverse cud error.)



1971-S Lincoln cent with a major obverse die break. This huge cud was created by a piece of metal breaking off the obverse die face. (Notice the area on the reverse that couldn't be struck because of the void created by the missing portion of the obverse die.)



1964-D Kennedy half dollar struck on a quarter dollar planchet.



1900 Indian Head cent struck on a \$2½ gold quarter eagle planchet.



1970-D Washington quarter struck on a planchet the thickness of a dime. (Not struck on a dime planchet, but on copper-nickel stock that was rolled out for dimes. The coin was not able to receive a full/strong strike due to the thinness of the planchet. Dimes are thinner than quarters.)



2000-P South Carolina statehood quarter reverse missing partial clad layer. Copper underneath is showing.



2004-D Iowa statehood quarter missing the entire reverse clad layer. Copper core fully exposed.



1859 Indian Head cent die cap error. A planchet became affixed to the obverse die face after being struck. Repeated strikes molded the stuck coin onto the obverse die to the point where it formed over the sides of the die neck creating a "bottle cap" appearance. Any coins struck by this die cap would have a normal reverse with an obverse looking like a distorted mirrored image of the reverse design. The reverse of this stuck coin functioned as an obverse coin die.



1874 \$1 gold piece, full brockage error. This coin was struck by a normal reverse die, but the obverse was struck by a die cap that got stuck to the obverse die just before striking this piece. As gold is a soft metal, the details of the obverse die cap transferred wonderfully with nearly full details.



1999 Lincoln cent, three-piece bonded die cap. Three separate planchets became stuck in the coining chamber and were fused or bonded together due to the intense heat and pressure.



1981 Lincoln cent struck on a 1981-P Roosevelt dime. This is technically a double-denomination error, but it's much more fun to call it an 11-cent piece!



(2000)-P double-denomination "mule" or mismatched dies error on a golden dollar planchet, struck by a Washington quarter obverse die and a Sacagawea dollar reverse die. This is one of the most popular and heavily counterfeited errors. Just over about a dozen are known to exist, and they usually sell for tens of thousands of dollars.



1922-No D (or plain) Lincoln cent and a 1937-D "3-legged" Buffalo nickel. Both coins were struck with an over-polished die (the unintentional result of an effort to remove die clash marks). Coins like this blur the lines between what may be considered an error coin or a die variety. Because these mistakes were "repeated," most specialists classify them as die varieties. (In 1922, Lincoln cents were only made at the Denver Mint.)

(DIE) VARIETY IS THE SPICE OF LIFE!

A **die variety** is a variation in the normal design of a coin, usually caused by the preparation or maintenance of dies. Typical die varieties include doubled dies, repunched mintmarks or dates, and changes to die surface from over-polishing or die clashes. Perhaps the most famous die variety is the 1955 doubled die obverse (DDO) Lincoln cent. The chance of finding one in your change is slim, but there are many other varieties in circulation.

Pictures of DDO's and other varieties can be found online at the Combined Organizations of Numismatic Error Collectors of America's (CONECA) Variety Vista website, www.varietyvista.com, or in a book like the *Cherrypickers' Guide to Rare Die Varieties of US Coins*, a must-read for die variety collectors.

Understanding the modern coin minting process is a vital step to successfully identifying error and variety (E-V) coins. *Strike It Rich* is a great book for beginning die variety collectors who want to focus on current circulating US coins. *The Error Coin Encyclopedia* is a great resource to aid your study of coin production mishaps.

Collecting coins by die variety, or “cherrypicking,” is quite popular. Some problematic dies go unnoticed by Mint employees and strike numerous specimens. In other instances, the Mint will quickly catch and fix or remove the dies, and sometimes these dies only strike a few coins that get released—creating a new die variety and kicking off a nationwide coin hunting frenzy! Don't believe it? Look through a recent edition of the *Cherrypickers' Guide* and compare some of the normal prices to the variety prices. Who wouldn't be excited to pay \$10 for a quarter, only to discover that it's a tougher die variety worth a few hundred dollars?

DEALING WITH DIE VARIETIES

Not all coin dealers have an interest in distinguishing between die varieties, even though many of these variants can fetch prices over \$100 each. As a basic rule, the more valuable the “normal” version of a coin, the less of a premium another variety of that coin will have. For example, a Lincoln cent from 1917 in Very Good condition has a retail value of less than one dollar, but a 1917 Lincoln cent with a DDO in the same grade has a retail value of around \$150. However, a doubled die on a \$20 gold piece will not command as much of a premium above the price of the “normal” version, as it's already a high value coin. Demand is another factor. There are thousands of different die varieties, but many are not significant enough to grab much attention—let alone fetch a high price. Read the “Factors Affecting Value” section in the front of the *Cherrypickers' Guide* for more information.

Lesser-known die varieties that appeal to collecting specialists may not be a top priority to dealers who are concerned with the profitability of their inventory overall. In the aforementioned *Cherrypickers' Guide*, there is an appendix that reviews guidelines for collectors to consider when purchasing coins from a dealer. This is recommended reading for the aspiring numismatic treasure hunter.

Most of the following images include pictures of die varieties you may find in your change today. There are also some pictures of die varieties on relatively common, older coins that you might be able to find at low prices in coin dealers' coin “junk bins.” The pictures may only show one side, as the other side of each coin is considered “normal” in almost every case. Many of these coins can be seen in the *Cherrypickers' Guide* and may be accompanied by their individual Fivaz-Stanton (FS) catalog number.

DIE VARIETIES

Photos courtesy of HA.com



1955 Lincoln cent, doubled die obverse. When a coin die is created, it is made from a working hub, which places the incuse image onto the die. This can take multiple blows. In 1955, a working obverse die at the Philadelphia Mint was misaligned on the second blow from the hub, resulting in a doubled image. About 40,000 of these coins were minted during one night shift at the Philadelphia Mint and some 20,000 were put into circulation. This coin exhibits some of the strongest doubling found on any US coin; magnification is not necessary to see the strong separation between the two impressions. The 1955 DDO is quite valuable because of its history and rarity, and numerous counterfeits exist.



1972 Lincoln cent, doubled die obverse. Not as strong as the 1955 DDO, but there is a better chance of finding one of these in your change.



1983 Lincoln cent, doubled die reverse.



1984 Lincoln cent, doubled die obverse (notice the strong doubling below the ear and beard).



1995 Lincoln cent, doubled die obverse. This is a moderately doubled die, but still desired by many collectors. This is a great "first DDO" variety to search for.



1998-2000 Lincoln cents with "Wide AM" reverse. For these three years, circulation-strike cents were mistakenly struck with dies usually prepared for proof coins, based on the separation between the bases of both letters. The middle photo is the common, Close AM. Wide AM coins are much harder to find, especially for 1999.



1982-P Roosevelt dime (left) and 1982 Roosevelt dime without the "P" mintmark (right). All 1982 dimes issued from Philadelphia were intended to have a mintmark. The die variety *without* the "P" is more valuable.



2004-D Wisconsin statehood quarters, normal reverse die (top), Extra Leaf-low (left), and Extra Leaf-high (right). Some Wisconsin quarters from the Denver Mint were struck with a strong die gouge on the reverse, under the left leaf on the ear of corn. This is a mysterious variety, as no one knows how or why this happened. Die gauges show up as raised marks on struck coins.



2009-D District of Columbia quarter, doubled die reverse. Look for strong doubling at the bottom of "ELL." This is an elusive variety that can pay off handsomely! Look near the central design features on other 21st century coins for more doubled dies!



2000-P Sacagawea dollar, "Wounded Eagle" Reverse. Note the huge die gouge running through the eagle's belly. Some varieties earn clever nicknames; these "Wounded Eagles" can still be found in circulation.



2000-P Sacagawea Dollar, normal reverse (left) and “Cheerios” reverse (right). In 2000 the U.S. Mint partnered with the General Mills Corporation and 1 in 2,000 specially marked boxes of Cheerios contained one of the new golden dollar coins. In 2005 researchers noticed a minor design difference—the specimens from the Cheerios boxes had slightly bolder, more detailed tail feathers—and thus concluded it was an early pattern design. It is still worth searching for, as some are likely still in circulation.

TRUSTWORTHY SOURCES OF INFORMATION

Our technological growth is occurring at an alarmingly fast rate, and it effects everything in our world—including coin collecting. Just as you would keep your guard up when it comes to anything online, treat your numismatic sources in much the same way. There is a wealth of information available, but it is not all good. Always consider the trustworthiness of your sources. This can save you time, money and aggravation.

Do your best to explore trustworthy coin websites—the ones provided by great numismatic clubs like the [American Numismatic Association](#), the [American Numismatic Society](#), [Florida United Numismatists](#), the [Greater Houston Coin Club](#), the [Pennsylvania Association of Numismatists](#), the [Texas Numismatic Association](#), and many others. The websites of publications like *Coin World* or *Numismatic News* also provide a wealth of information, and a subscription to either one or both of these magazines will keep you up to date with the current trends in the hobby. Membership in CONECA also includes a subscription to their bi-monthly magazine, *ErrorScope*, which contains great photos and articles about recent happenings in errors and varieties. Prominent coin grading companies have key numismatic information available online, including data about certain coins.

The following list contains some of the best websites available to numismatists. Use these websites in conjunction with the recommended books listed on page 25. Reading only a couple of books or relying only on internet sources will not provide sufficient knowledge to do well as a coin treasure hunter. And while there are other helpful, educational numismatic websites to assist you, the sites listed here will start you out in the right direction.

- www.money.org (ANA—American Numismatic Association)
- www.numismatics.org (ANS—American Numismatic Society)
- www.whitman.com (Numismatic book company, publisher of the Red Book and CPG)
- www.coinworld.com (*Coin World* magazine)
- www.shopnumismaster.com/shop-by-product/magazines (Various periodicals, including *Numismatic News* and *Coins*, as well as others about banknotes and world coins)
- www.coinagemag.com (*COINage* magazine)
- www.usmint.gov (The United States Mint)
- www.usmint.gov/circulating_coins/index.cfm?action=coins (U.S. Mint: How coins are made.)
- www.moneyfactory.gov (The BEP—The United States Bureau of Engraving and Printing—for paper money)
- www.conecaonline.org (CONECA—Combined Organizations of Numismatic Error Collectors of America)
- www.varietyvista.com (Variety Vista—home of the CONECA Master Listing of Die Varieties)
- www.lincolncentresource.com (Lincoln Cent Resource—reference specifically for Lincoln Cent die varieties)
- www.ngccoin.com/coin-explorer (Reference of US Coins from Numismatic Guaranty Corporation)
- www.pcgscoinfacts.com (Encyclopedia of US Coins from Professional Coin Grading Service)
- www.wildwinds.com (Information about Ancient Coins)
- www.forums.collectors.com (PCGS online collector forum/social media exchange)
- www.cointalk.com (CoinTalk—an online social media forum for numismatists)

There are numerous websites where coins are bought and sold, and these can be helpful in that they provide fair market valuations. (These are prices resulting from recent auctions and are often the most accurate representations of current coin values because they reflect the prices people *actually paid* for certain items.) For more information regarding reputable dealers and local coin clubs, use www.money.org and go to “find a dealer” through the Dealer Directory or “find a club” in the Club Directory. Links appear at the top of the homepage.

Some of the books mentioned throughout this work are listed here for your convenience.

- *A Guide Book of United States Coins* (the Red Book) by R.S. Yeoman; Ken Bressett, Senior Editor.
- *A Guide Book of United States Coins: Mega Red, Expanded Deluxe Edition* by R.S. Yeoman; Ken Bressett, Senior Editor; Q. David Bowers, Research Editor; Jeff Garrett, Valuations Editor.
- *The Error Coin Encyclopedia* by Arnold Margolis and Fred Weinberg.
- *Cherrypickers’ Guide to Rare Varieties of United States Coins* (6th Ed., Vol. I and II) by Bill Fivaz and J.T. Stanton.
- *Strike It Rich with Pocket Change* (4th Edition) by Ken Potter and Brian Allen.
- *The Coin Collector’s Survival Manual* (Revised 7th Edition) by Scott A. Travers.

THE SAD REALITY OF PRICE GUIDES

Keep in mind that a price guide is only that—a guide to help navigate your way through the challenging process of arriving at realistic coin prices. The figures in a price guide like the Red Book are *retail* prices. A dealer cannot pay full retail price; they pay *wholesale* prices to earn some profit. Dealers also have business expenses (overhead), such as traveling to shows and table fees. The guy at your local flea market may have some great deals,

but can you be certain of his knowledge? Chances are that he is not obliged to follow a code of ethics like an ANA member. Dealing with reputable dealers may cost a little more but will pay off in the long run.

Selling coins to dealers is more difficult than buying them and is something you probably won't feel comfortable doing until you are knowledgeable. Coins don't always go up in value; you might buy certain die varieties cheaply but may have to sell them cheaply! Die variety collectors learn this hard lesson because even the figures listed in the *Cherrypickers' Guide* are retail prices, and many dealers are not concerned with most die varieties. It is important to know relative rarity, collector demand and basic pricing. The saying *caveat emptor* (Latin for "let the buyer beware") also applies to sellers—know your values so you don't sell too cheaply.

Checking auction records is a fantastic way to help establish fair market valuations for collectible coins. Use this information in conjunction with retail price guides. By doing this, you can become savvy enough to know when a coin is priced too high and should be avoided or priced too low and should be picked up immediately. This is another form of coin treasure hunting that can take years of dedication to reach.

CONCLUSION

This resource provides information to anyone embarking on a numismatic treasure hunt, regardless of age. You may experience highs and lows, but don't give up! Study every coin that crosses your path. Prices for collectible coins rise and fall like the tides, and there is no numismatic crystal ball that will foretell the future, so no one can say with perfect accuracy what something might be worth years from now. Remember to use *all* of the resources you have—especially this one, *Treasures in Your Pocket*. Balance information online with research from trusted sources, books, and periodicals. Take advantage of the vast wealth of knowledge accumulated by our fellow collectors, researchers, and specialists with years of experience who have paved the way. Share your newfound knowledge with other collectors to help them broaden their experiences. Above all else, please enjoy our hobby. Happy treasure hunting!